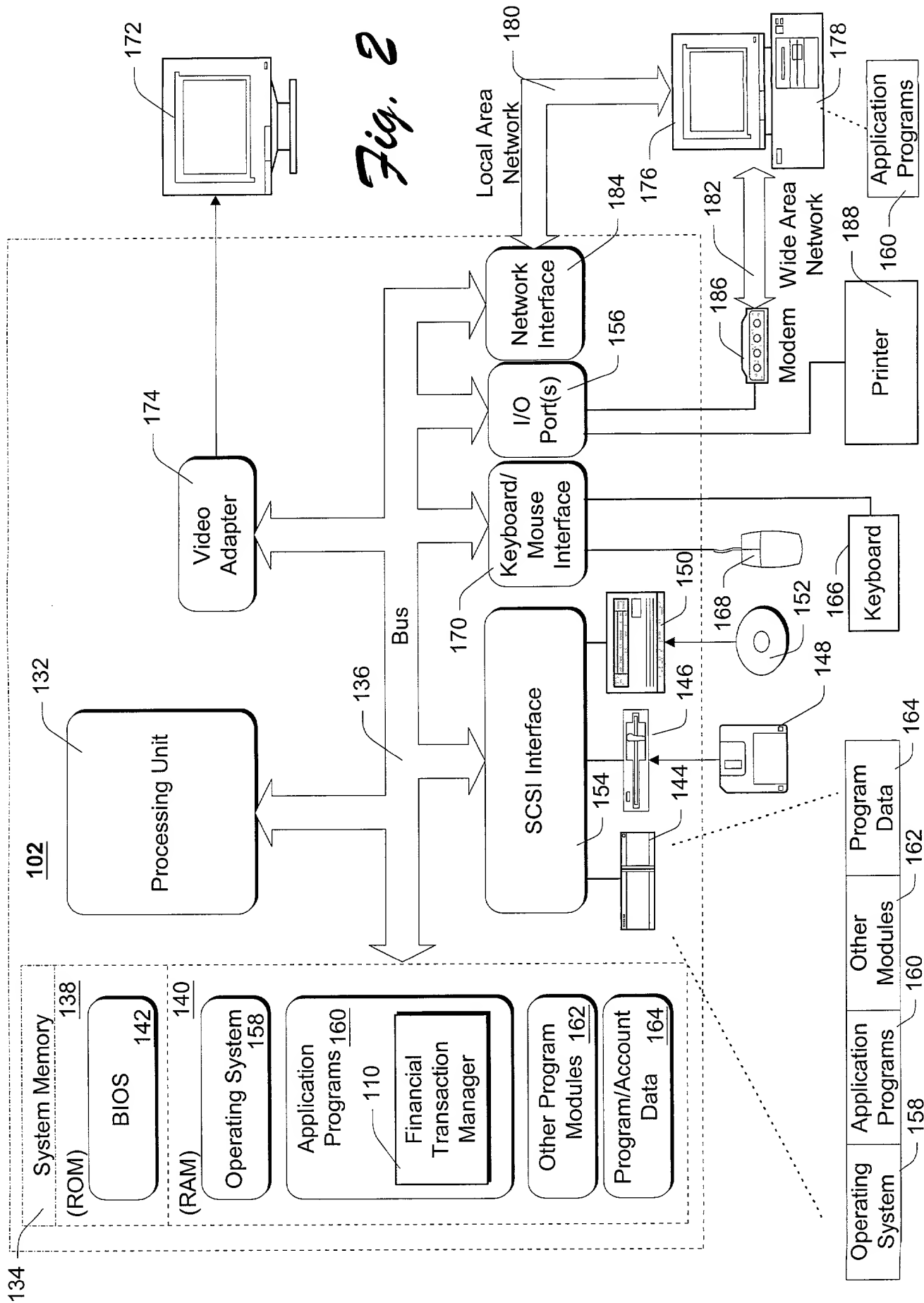


Fig. 1



116

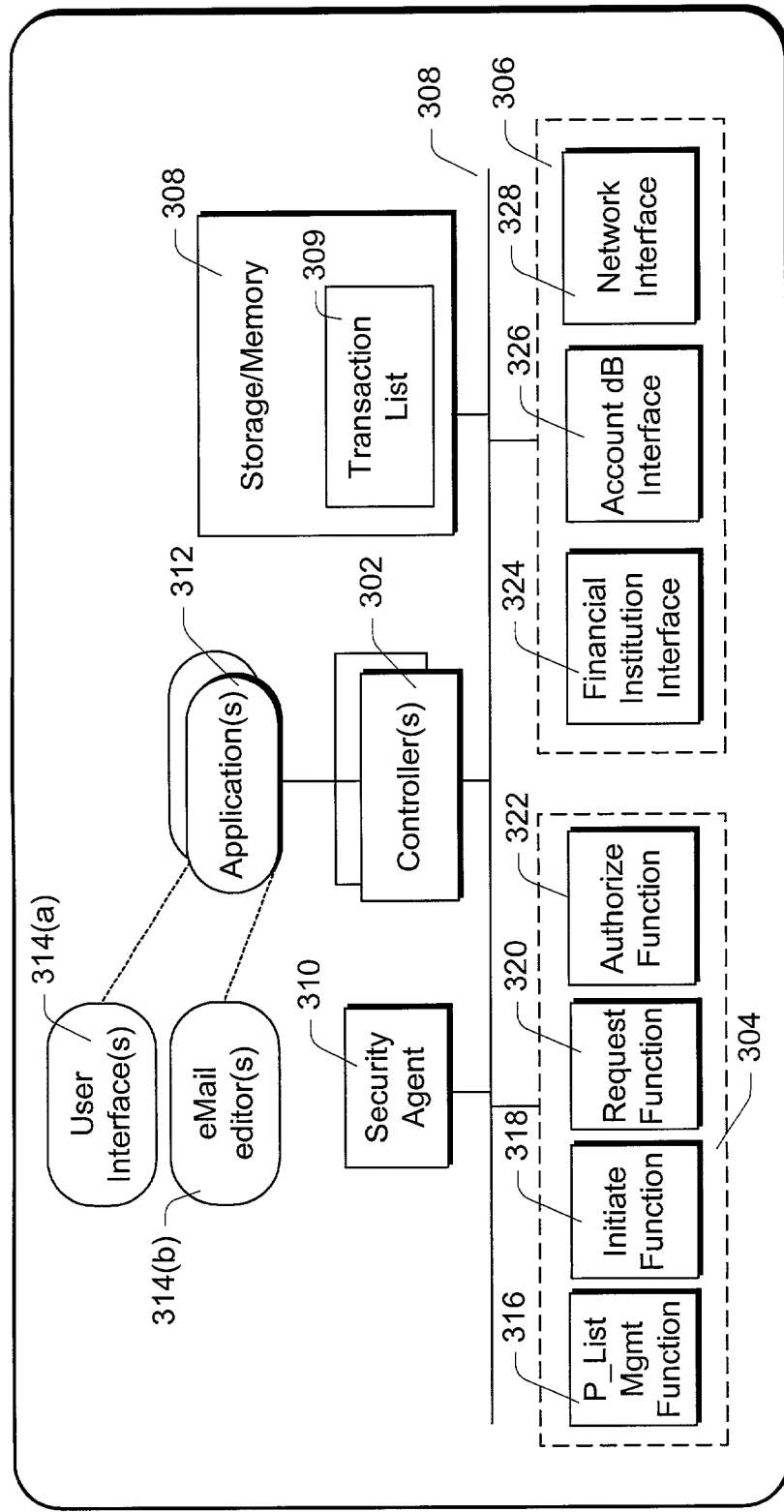


Fig. 3

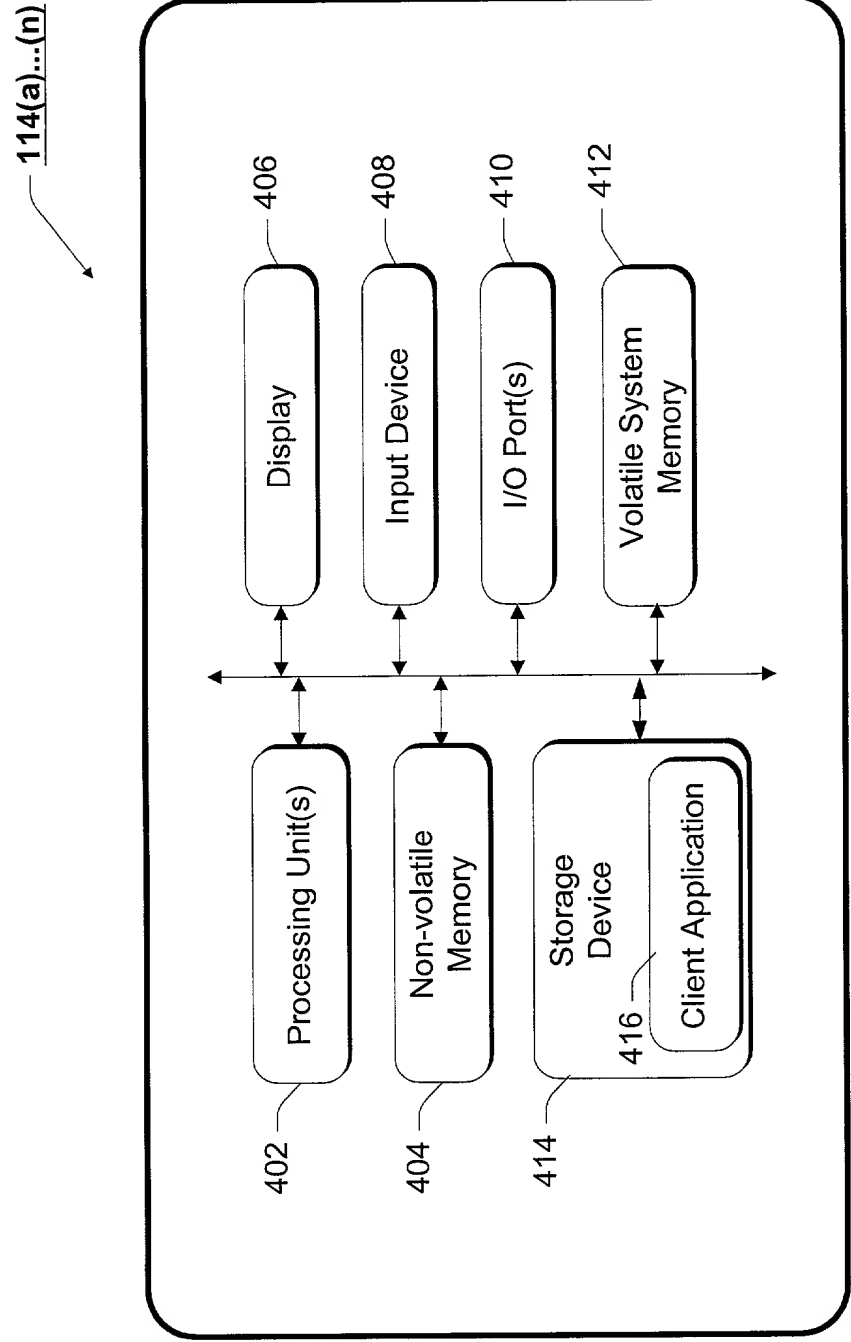


Fig. 4

500

User_ID	Password	Acct. No.	Acct. No.	P-List	Credit	T_Score
mjsmith@hotmail.com	*****	23241753621	24257680921	<List>	Y	9
gbfavre@nolion.com	****	32371452361	42458670011	<List>	N	3
jlpe@thefunk.com	*****	31736451211	-----	<List>	N	0
516		•				
		•				
		•				
JohnS@msn.net	*****					

Fig. 5

Trans_ID	Part_1	Part_2	Amount	Status	Date
0099557	GTE_bill@GTE.com	jillkelly@hotmail.com	\$155.93	Open	5/99
009958	ebills@auctionsite.com	gbfarve@nolion.com	\$1,230	Pledged	4/99
009959	AR@cellserv.com	jillkelly@hotmail.com	\$53.47	Cleared	4/99
...					

Fig. 6

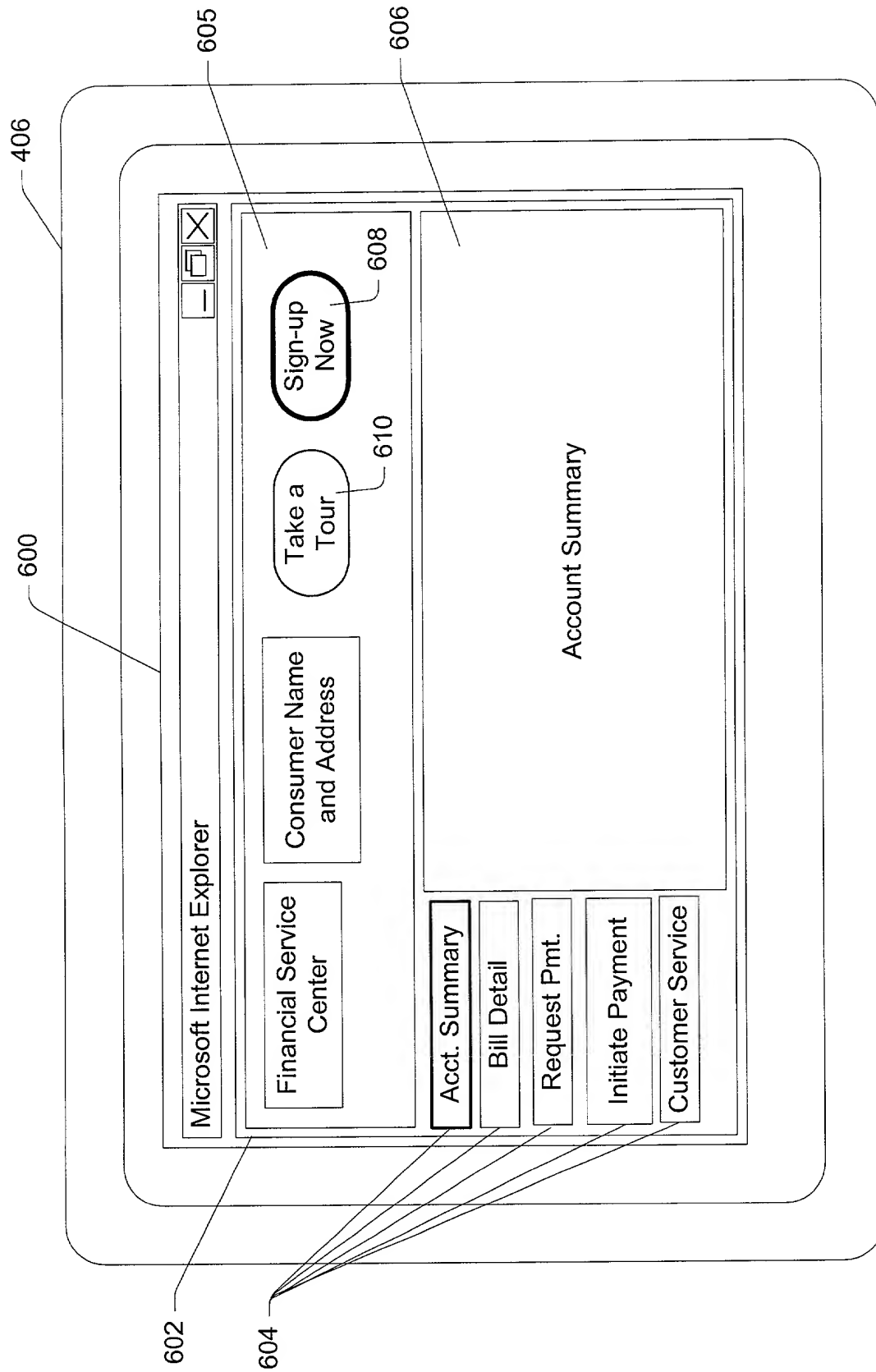


Fig. 7

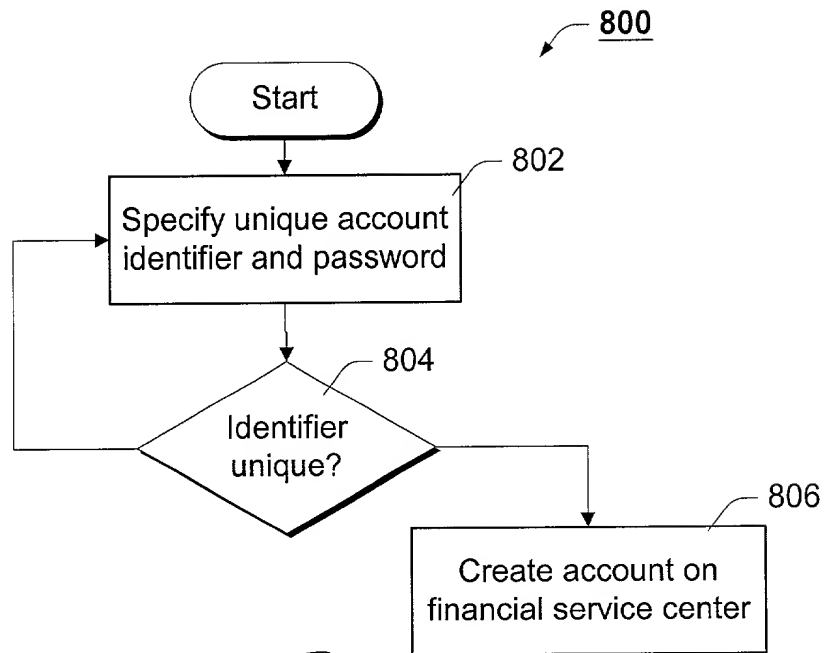
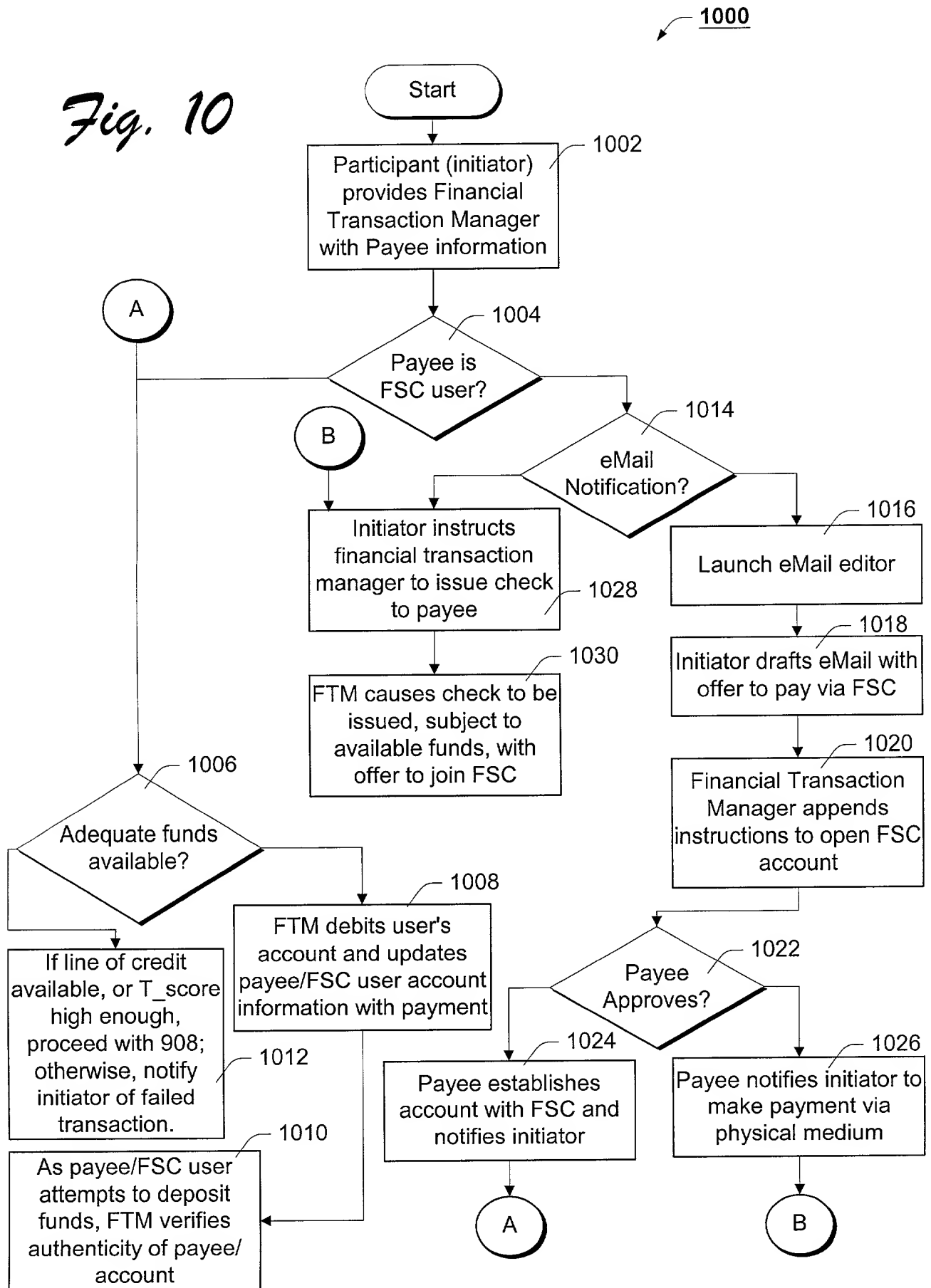


Fig. 8

700

900

Fig. 9



1700

Microsoft Internet Explorer

Financial Service Center

Consumer Name and Address

Auction_Site.com Information
CLICK HERE 1102

Acct. Summary

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Trans_ID

Amount Due: \$125.00

Amount Previously Paid: \$51.07

Due Date: December 1, 1997

1702

Authorize Payment 1704

Fig. 17

1100

Microsoft Internet Explorer

Financial Service Center

Consumer Name and Address 1120

Update User Information 1122

1102

Acct. Summary

Bill Detail

Request Pmt.

Initiate Payment

Customer Service

Initiate Payment

Trans_ID

P_List 1104 1118

Account Selection 1106

Payment Amount 1108 1112

\$1,000 1110

Issue Payment 1114

New Payee

Cancel 1116

Fig. 11

1202 **Notify Payee**

The person you wish to pay, JohnS@msn.com, is not a TransPoint member. However, you can still pay this person with an electronic check if he registers for a TransPoint account. Electronic payments are deposited directly to the payee's bank account in 3-5 business days.

To help this person learn about TransPoint and register, click on the Send eMail button below after adding a note for this person.

[Back to Payment Center](#)

[How do I...?](#)

1204 **Send Email**

Person's email address: Note: Remove spaces from AOL e-mail addresses.

1206 **Your email address:**

1208 **Type your message here:**

Hi John, I'd like to return the 20 bucks you loaned me for lunch yesterday. Instead of mailing you a check, I thought I'd pay you electronically. If you sign up for a TransPoint account, I can send you an eCheck that gets deposited straight into your bank account. Let me know if you prefer this to a regular check. Thanks, Kris

Clicking on this button will launch user's e-mail client and paste the text from the adjacent fields into a new e-mail message. User has to then send the e-mail to the payee

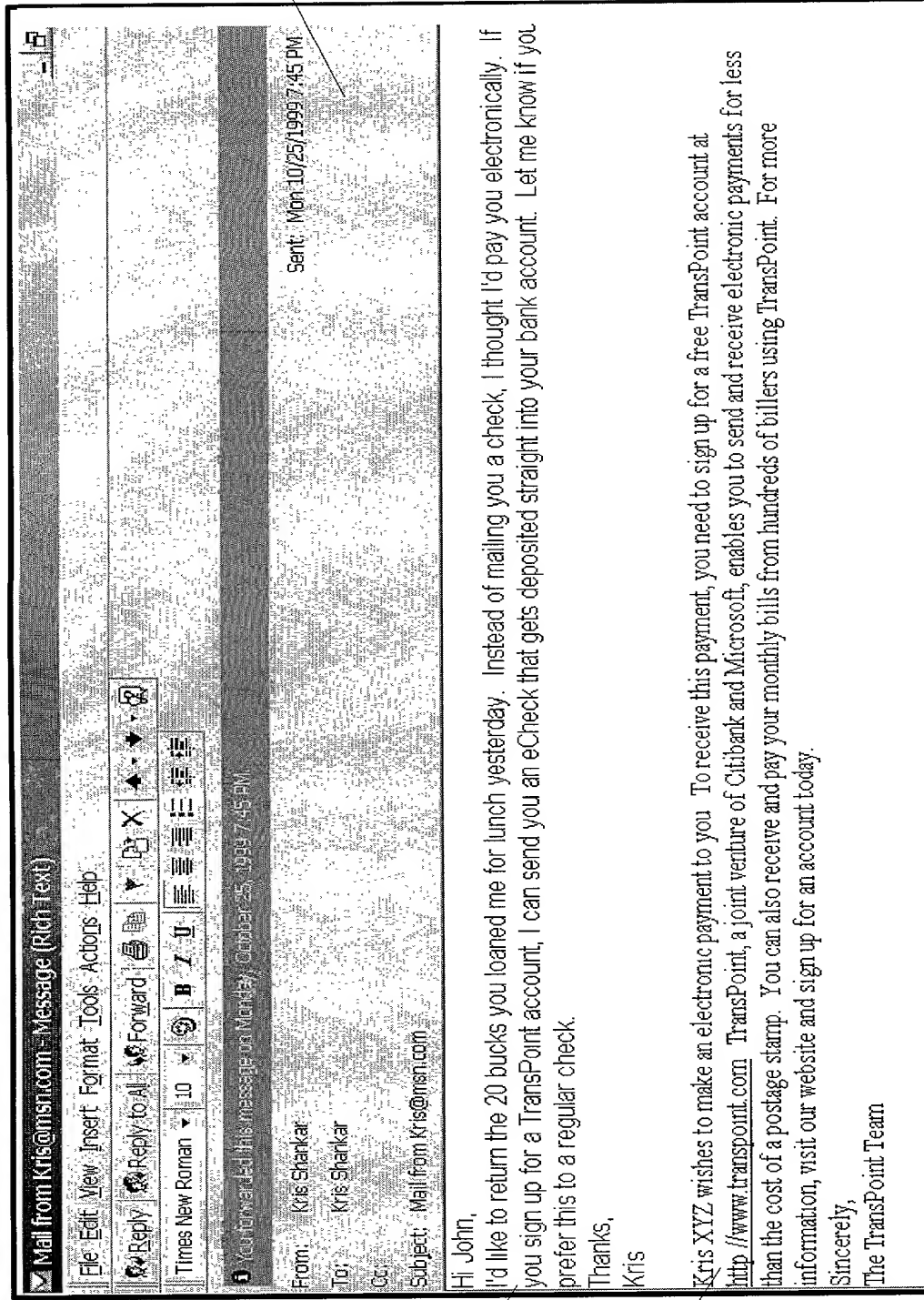
1210 **TransPoint's instructions on how to sign up:**

Kris XYZ wishes to make an electronic payment to you. To receive this payment, you need to sign up for a free TransPoint account at <http://www.transpoint.com>. TransPoint, a joint venture of Citibank and Microsoft, enables you to send and receive electronic payments for less than the cost of a postage stamp. You can also receive and pay your monthly bills from hundreds of billers using TransPoint. For more information, visit our website and

1212

Fig. 12

1300



1302

1304

1306

Fig. 13

1400

Initiator Information 102

Date: _____

Pay to the Order of: _____ Payee Name

One-Hundred and Twenty and No/100 _____ Dollars

590900123647586920-0000

Did you know that you could have received these funds electronically, without having to wait for delivery via the mail system? To participate in the electronic financial revolution, you need to sign up for a free eAccount at <http://www.fsc.com>. The registration process is quick and easy, and we always have service representatives on hand to answer any questions you might have. To encourage your participation, we will credit your account with \$20.00 upon registration. What do you have to lose?

1410

Fig. 14

1600

Microsoft Internet Explorer

Financial Service Center

Consumer Name and Address

Update User Information
<CLICK HERE>

Acct. Summary
 Bill Detail
Request Pmt.
 Initiate Payment
 Customer Service

Request Payment

Participant_List ▼

\$125.00 ▼

Transaction_ID

1606

1602

1604

Re: Hi Jerry, just a reminder that you owe me \$125.00 for the ScreamingRage concert Tix. Please just send the money to this account

Send

New User

Cancel

1610 1612 1614

Fig. 16

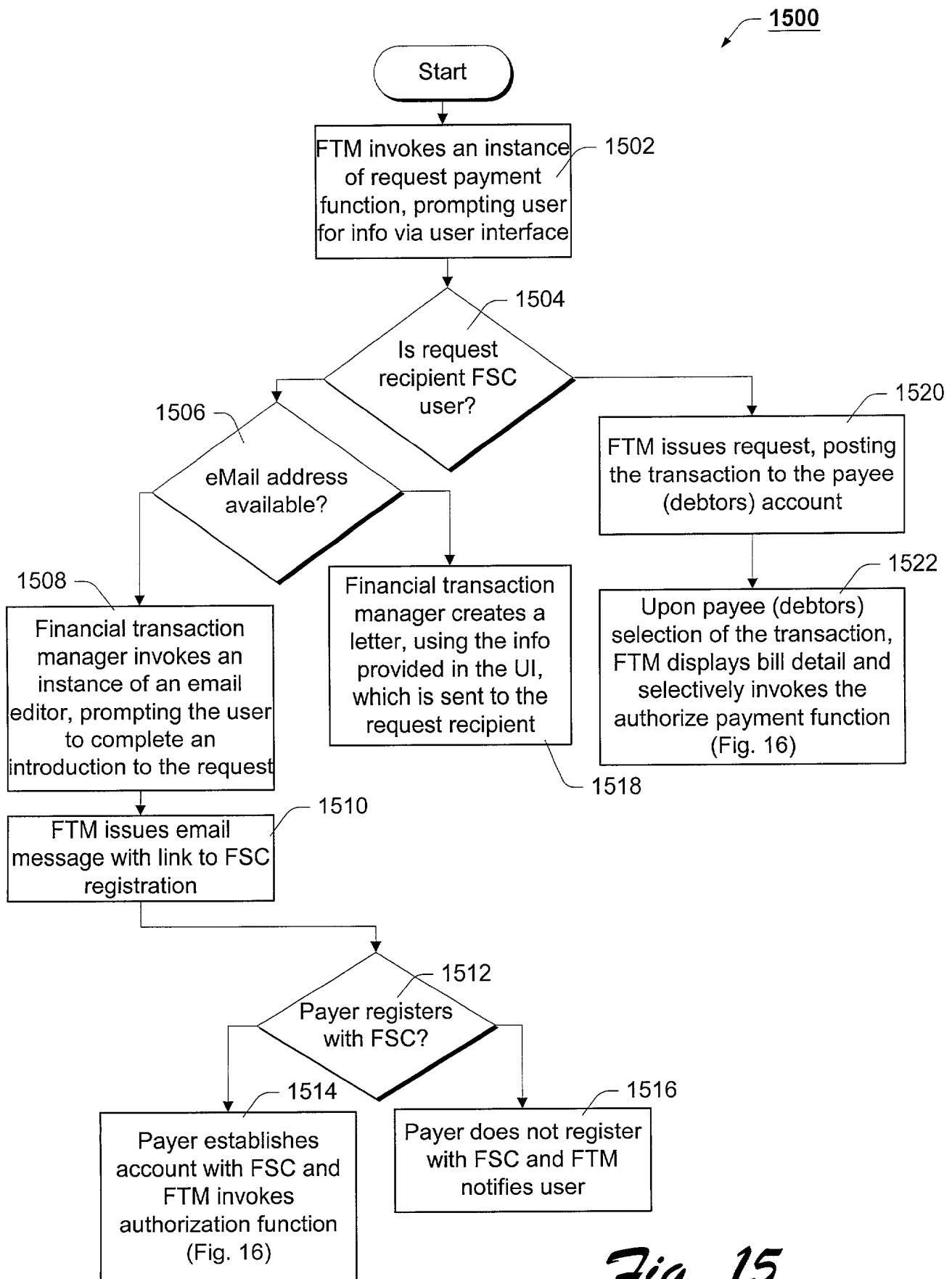


Fig. 15

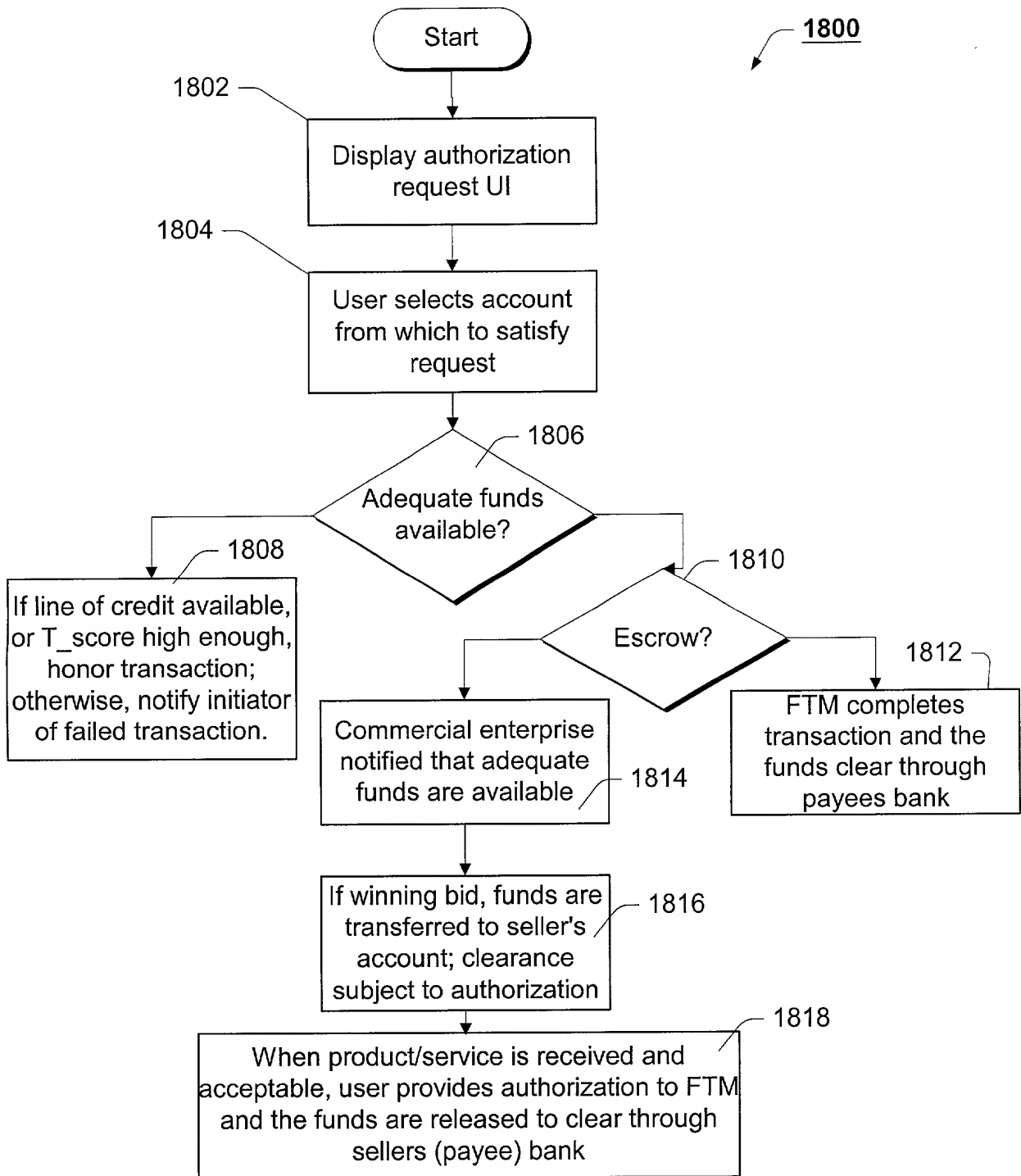


Fig. 18

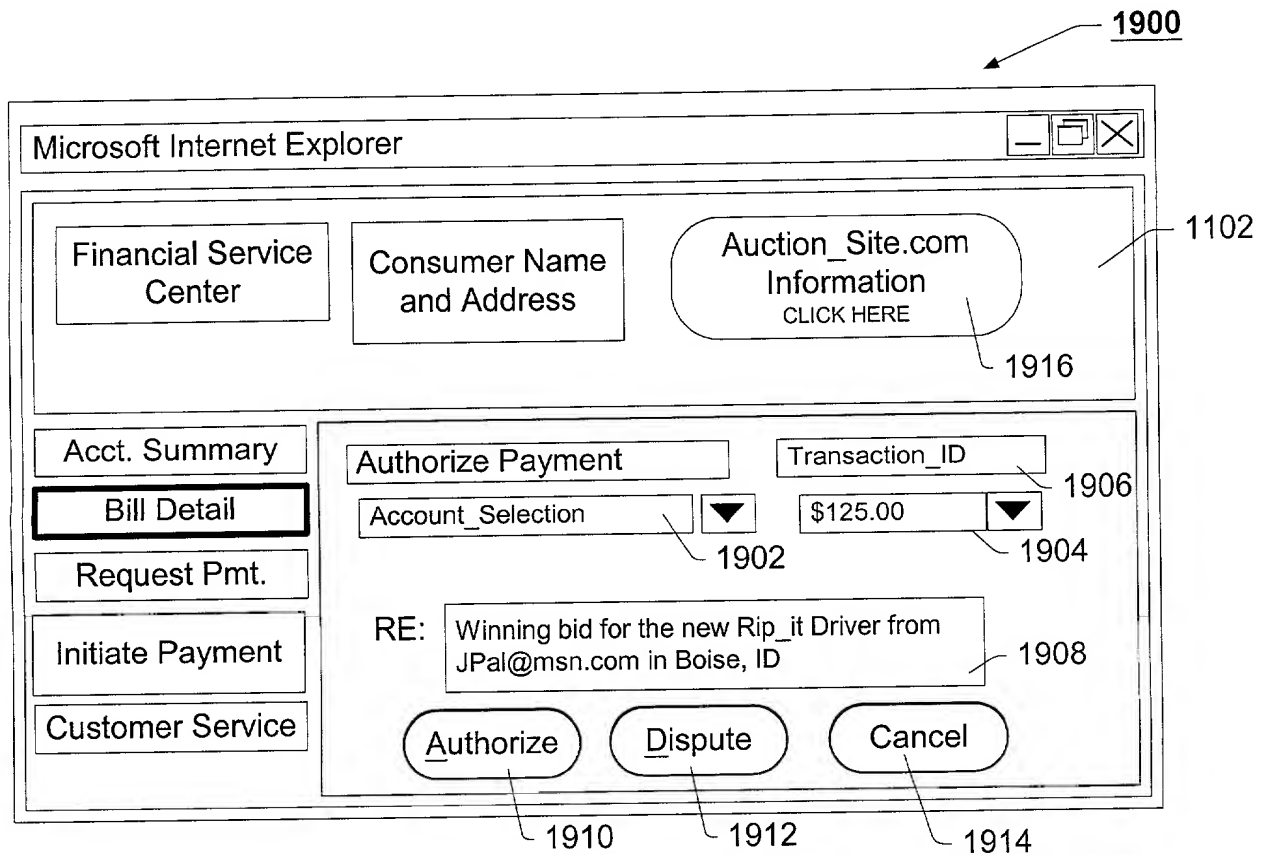


Fig. 19

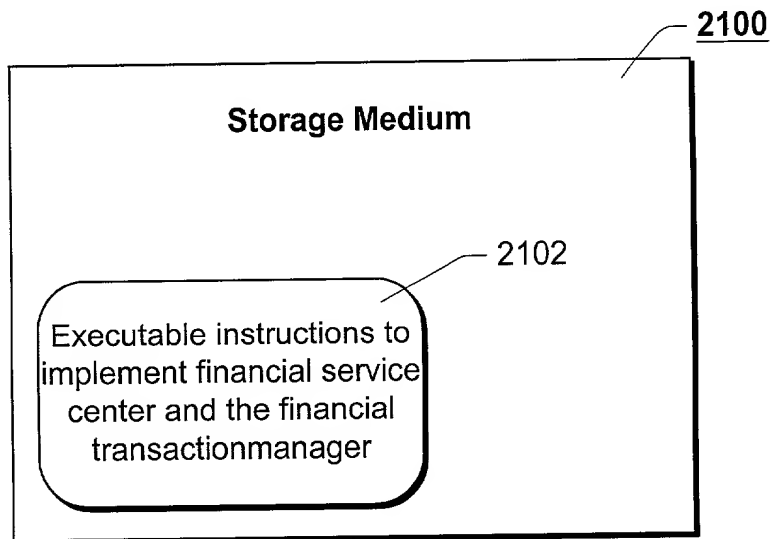


Fig. 21

2000

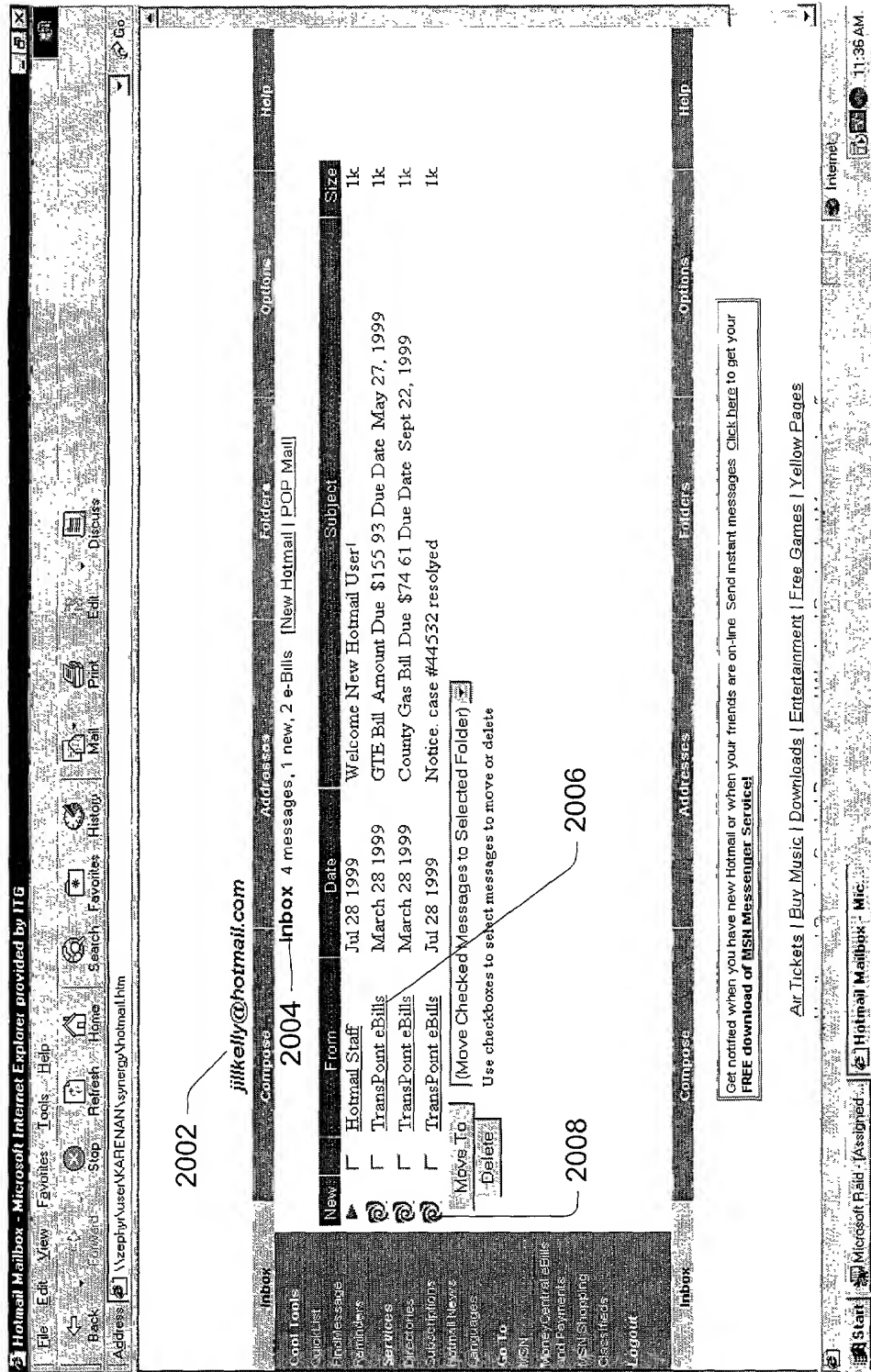


Fig. 20